### "Developing Realistic Strategies and Viable Options to Provide Comprehensive and Affordable Health Insurance Coverage for All Michigan Citizens"

## **Meeting Minutes**

**Meeting Name**: Models Development Workgroup

Date and Time: Wednesday October 12, 2005, 1-4pm

Location: AARP Michigan, 309 N. Washington Square, Suite 110, Lansing, MI

Present: Elaine Beane, MPHI; Angie Beattie, MPRO; Gary Benjamin, MI Legal Services/
MichUHCAN; Tameshia Bridges, PHI; Marcy Buren, Health Access; Jackie Doig, Center for Civil
Justice; Paul Duguay, MI Assn. of Health Plans; Eileen Ellis, HMA; Cathy Ficara; MI Assn. of
Health Underwriters; Chris Farrell, MDCH; John Freeman, Service Employee Informational
Union; Princella E. Graham, St. John Health; Kim Hodge, PHI; John Kerr, GDAHC; Andy Kruse,
Genesys; Nancy Lindman, MI 2-1-1; Del Malloch, Jackson 3-Share; Don McMahon, MSA/MDCH;
Margaret Meyers, Mercy Primary Care; Bruce Miller, Northern Health Plan; Ken Miller, MDCH;
Joan Moiles, OFIS; Cherie Mollison, MI Office of Services to the Aging; Denise Morrow, MDCH;
Michele Munson-McCrory, Complete Compassionate Care; Valerie Przywara, HFHS; Lisa Rajt,
BCBSM; Tyffany Shadd-Coleman, BCBSM; Marti Kay Sherry, MPHI; Ellen Speckman-Randall,
MDCH; Colleen Sproul, Health Plus of MI; Susan Steinke, MQCCC; Bob Stampfly, MSU; Don
VeCasey, MI Consumer Health Care Coalition; Lary Wells, MI League for Human Services; Chris
Wojcik, MPHI; Susan Yontz, MSA/MDCH; Lynda Zeller, Kent Health Plan; Jane Zwiers, First
Presbyterian Health Clinic and FCOM

On Conference Call: N/A

#### **Action Items**

Item	Responsible	Deadline
Think about data sources that could be used to complete data requests	All	Ongoing
Ask business owners you know whether they received the employer survey; encourage them to fill out	All	Within next week or two, because data collection ends on 10/31/05.

#### **Minutes**

Topic	Discussion	Conclusions
Welcome/Introductions/ Communication Protocols		- 9-28 Minutes approved

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Workgroup Updates	Community Interface Workgroup	<ul> <li>See handout for a list of town hall meetings;</li> <li>Flint and Gaylord have already occurred (see second handout for summary). Overarching theme appears to be, "Health care is a right."</li> <li>Focus groups for employers, brokers, and insurance agents are coming up soon</li> </ul>
	Data Synthesis Workgroup →	<ul> <li>Workgroup is in the process of narrowing the field of potential data resources</li> <li>K. Miller and E. Speckman-Randall are working on incoming data requests</li> <li>See two handouts: "Premium Assistance Toolbox for States" and "Financial Assistance for States" (see email from 10/5)</li> <li>Don't forget to check the website every few days, at www.michigan.gov/spg</li> </ul>
"Preliminary Household Survey Data" (by Marti Kay Sherry and Chris Wojcik, MPHI). This is a draft report.		<ul> <li>Please refer to handout of PowerPoint presentation</li> <li>Surveyors used CATI technology to call over 100,000 people in their random sample. Survey instrument was first pilot tested with group of 5,000.</li> <li>10,000 cell phone numbers were purchased in addition.</li> <li>At a 40% response rate, over 13,000 household interviews were completed, reaching an estimated 34,000 people</li> <li>Of those surveyed, 10.9% of adults were uninsured</li> <li>Of those that were insured, 80.9% had employersponsored coverage</li> <li>The most uninsured regions of the state were Detroit and the Northern Lower Peninsula</li> <li>Males and females 20-29 yrs. old make up about 26% of the uninsured.</li> <li>Over 50% of adults without insurance have been without</li> </ul>

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		it at least 2 years
		- 35.7% of those without
		insurance lack insurance
		because they can't afford it,
		31% lack insurance because
		they lost or left their job
		- About 2/3 of uninsured
		respondents would be willing
		to pay from \$0 to \$100 per
		month for employer-based
		health insurance or a gov-
		sponsored insurance plan
		- 85% of uninsured
		households with at least one
		uninsured child had heard of
		MIChild/HK, 69% had
		applied. Of those that
		applied, 70% received
		coverage
		- 37% of uninsured adults
		have racked up medical bills
		that they've had difficulty
		paying off
		- Employer Survey Update:
		Response rate is currently
		just over 8%
"Preliminary Health Insurance Landscape Analysis" (by Eileen Ellis, Health Management Associates) This is a draft report.		<ul> <li>Please refer to handout of PowerPoint presentation</li> <li>60% of MI residents have employer-sponsored health care coverage; 24% have Medicare/aid</li> <li>The HMO penetration rate in Michigan was increasing as of 2003</li> <li>Employee premiums in MI are very close to the national avg., with employee contributions equaling less than in other states</li> <li>Medicaid in Michigan covers parents up to 35% FPL; many other states cover up to 100 or 150%</li> <li>61.1% private sector establishments in MI offered health care coverage in 2003, compared to 56.2% in</li> </ul>
Discussion of confluent	All	rest of U.S.
Discussion of methods	All	Member volunteers will receive
for increasing the return rate on the Employer		from MPHI a list of employers to contact about completing the
Survey		Employer Survey.
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<sup>--</sup>Respectfully submitted by Lisa Rajt, Blue Cross Blue Shield of Michigan